

13-60897

B1 (Official Form 1) (12/11)

UNITED STATES BANKRUPTCY COURT Western District of Texas				VOLUNTARY PETITION			
Name of Debtor (if individual, enter Last, First, Middle) Cano, Mariza	Name of Debtor (if joint, enter Last, First, Middle)						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names) Mariza Cano, Mariza Romero	All Other Names used by the joint Debtor in the last 8 years (include married, maiden, and trade names)						
Last four digits of Soc. Sec. or Individual-Taxpayer ID (ITIN) (Complete ITIN if more than one, state all): 3471	Last four digits of Soc. Sec. or Individual-Taxpayer ID (ITIN) (Complete ITIN if more than one, state all)						
Street Address of Debtor (No. and Street, City, and State) 3707 Dustin Ct. Killeen, Texas	Street Address of joint Debtor (No. and Street, City, and State)						
ZIP CODE: 76549				ZIP CODE			
County of Residence or of the Principal Place of Business Bell	County of residence or of the Principal Place of Business						
Mailing Address of Debtor (if different from street address) 724 Cattail Circle Harker Heights, TX	Mailing Address of joint Debtor (if different from street address)						
ZIP CODE: 76549				ZIP CODE			
Location of Principal Assets of Business Debtor (if different from street address above)							
Type of Debtor (Form of Organization) (Check one box.)	Nature of Business (Check one box.)			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)			
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(11B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stock Broker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other			<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 5 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exempt Entity (Check box, if applicable)			Nature of Debts (Check one box.)			
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code)			<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8)(A), incurred by an individual primarily for a personal, family, or household purpose <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box.)				Chapter 11 Debtors			
<input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 2A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)			<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			
Statistical/Administrative Information				<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, the remaining funds available for distribution to unsecured creditors.				<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			
Estimated Number of Creditors				<input type="checkbox"/> Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			
<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000+ \$5,000 \$10,000 \$50,000 \$100,000+ \$500,000+	<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			
Estimated Assets				<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			
<input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million+	<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			
Estimated Liabilities				<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million+	<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			<input type="checkbox"/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders and debts are less than \$2,343,300 (unless subject to adjustment under 11 U.S.C. § 1302(a)(4), thereafter))			

THIS SPACE IS FOR COURT USE ONLY
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U.S. BANKRUPTCY COURT
CLERK
FILED
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\$40⁰⁰ NO I

B1 (Official Form 1) (12/11)

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Case No. 12-20154-JG Maniza Caro	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If any, attach add'l sheet)			
Location	Case No.	Filing Year	
Where Filed			
Location	Case No.	Filing Year	
Where Filed			
Pending Bankruptcy Case Filed by any Spouse, Partner, or Jointer of this Debtor. If yes, attach add'l sheet			
Name of Debtor	Case No.	Filing Year	
District:	Filing Year	Page	

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 1-K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting protection under section 362(b)(2)(B) of the Bankruptcy Code.)

Exhibit B

- Exhibit A is attached and made a part of this affidavit.

I, [REDACTED] do hereby declare that I have informed the defendant [REDACTED] of my address and telephone number and that he may proceed under chapter 7, 11, 12, or 13 of the Bankruptcy Code and that I am available under each chapter to [REDACTED] if he has any questions concerning the filing of his bankruptcy petition.

² See also, *ibid.*, pp. 10-11.

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Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent serious harm to the family members?

- Yes, and Exhibit C is attached and made a part of this petition.
 No.

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(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete one section, and each debtor must complete his or her own section.)

- Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.

If this is a joint petition

- Exhibit D, also completed and signed by the joint debtor, is attached and incorporated by reference.

Information Retrieval: the Delays

of the former which

- Debtor has been domiciled or has had a residence, principal place of business or principal assets in the United States in this District for at least one year preceding the date of this petition or for a longer part of such 12 months than one-half of it.

There is a bankruptcy case concerning debtor's affiliate, general partner or predecessor pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding brought in a federal or state court in this District, or the interests of the parties will be served as regards to the case by service in this District.

Certification by a Debtor Who Resides as a Tenant or Resident of Real Estate

- Landlord has a judgment against the debtor for possession of real property, and the court has ordered the debtor to give the following keys:

10. The following table shows the number of hours worked by each employee in a company.

- Debtor claims that under applicable bankruptcy law, there is no separate cause of action for the entire monetary default that gave rise to the judgment or possessory claim and that the judgment or possessory claim would be rendered void if the debt were extinguished by payment or discharge.

Debtor has included with this petition the deposit with the petition pursuant to Rule 1007(d) for the filing fee for the filing of the petition.

Debtor certifies that he/she has served the complaint and summons on all parties named in the complaint.

B1 (Official Form 1) (12/11)

Voluntary Petition

(This page must be completed and filed in every case.)

13-60897

File # 2000

Date 10/01/13

Petition Type Foreign Chapter 7 or 13

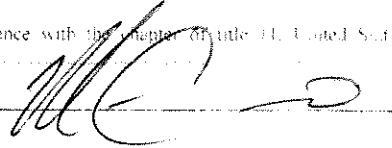
Signature(s) of Debtor(s) (Individual and Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts, and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 542(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Mariza Cano

Signature of Debtor



X

Signature of Joint Debtor

254.319.5998

Telephone Number (if not represented by attorney)

10-1-13

Date

Signature of Attorney*

X

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I am the attorney or representative of a debtor in a foreign proceeding. I declare under penalty of perjury that the information provided in this petition is true and correct, and that I am the attorney or representative of a debtor in a foreign proceeding.

X check if Yes

The person signing this document is a chapter 13 debtors' attorney. Certified judgments and other documents required by 11 U.S.C. § 1313 are attached.

I declare under penalty of perjury that the relief requested in this petition is consistent with the provisions of title 11, United States Code. A copy of the petition and all exhibits thereto, as well as copies of the schedules of assets and liabilities, are filed with the court. A copy of the petition is attached.

X (Signature of Attorney/Bankruptcy Petition Preparer)

10-1-13 10:00 AM 2013

Date

Signature of Attorney/Bankruptcy Petition Preparer

I declare under penalty of perjury that (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 101(35), (2) I have signed this document for compensation and have received payment for my services for the document and the services and information contained under 11 U.S.C. §§ 101(a)(2), 110(b), and 342(b), and (3) if rules or guidelines for fees exist in my state or pursuant to 11 U.S.C. § 1114, setting a maximum fee for the services provided to debtors by bankruptcy petition preparers, I have given the debtor notice of the maximum fee prior to preparing any document for filing for a debtor who is represented by a lawyer. I have also declared in this section - Official Form 19 is to this effect.

X (Signature of Attorney/Bankruptcy Petition Preparer)

Second Signature of Attorney/Bankruptcy Petition Preparer (if the bankruptcy petition preparer is not an individual, enter the name of the principal member of the officer, principal responsible person or partner of the corporation or partnership of the bankruptcy petition preparer) (See note 1(e) 11 U.S.C. § 110.)

X (Signature of Attorney/Bankruptcy Petition Preparer)X (Signature of Attorney/Bankruptcy Petition Preparer)

Signature of Bankruptcy Petition Preparer (If the bankruptcy petition preparer is not an individual, enter the name of the principal member of the officer, principal responsible person, or partner of the corporation or partnership of the bankruptcy petition preparer)

Declaration of Bankruptcy Petition Preparer (If the bankruptcy petition preparer is not an individual, enter the name of the principal member of the officer, principal responsible person, or partner of the corporation or partnership of the bankruptcy petition preparer)

Declaration of Bankruptcy Petition Preparer (If the bankruptcy petition preparer is not an individual, enter the name of the principal member of the officer, principal responsible person, or partner of the corporation or partnership of the bankruptcy petition preparer)

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Declaration of Bankruptcy Petition Preparer (If the bankruptcy petition preparer is not an individual, enter the name of the principal member of the officer, principal responsible person, or partner of the corporation or partnership of the bankruptcy petition preparer)

10-1-13 10:00 AM 2013

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WESTERN DIVISION**

In re **Mariza Cano**Case No.
Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete their own separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received assistance from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
2. Within the 180 days before the filing of my bankruptcy case, I received assistance from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services it provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
3. I certify that I requested credit counseling services from an agency within the last 7 days and received services during the seven days from the time I made my request, and I am requesting the court to issue a statutory waiver of the credit counseling requirement so I can file my bankruptcy case now.
[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days file your bankruptcy petition and promptly file a certificate from the agency that you received assistance together with a copy debt management plan developed through the agency. Failure to suffice these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 30 days. Your case may be dismissed if the court is not satisfied with your reasons for failing to file a certificate of completion of a credit counseling briefing.

B1D (Official Form 1, Exhibit D) (12/09)

4. I am not required to receive a credit counseling brief before becoming or becoming eligible for bankruptcy.
[Must be accompanied by a motion for determination by the court.]

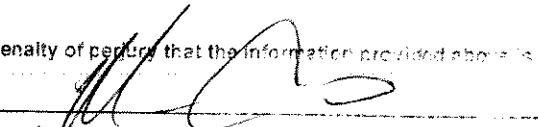
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as "impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial management.")

Disability. (Defined in 11 U.S.C. § 109(h)(4) as "physically impaired to the extent that it is unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.")

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator may determine that the requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: 

Date: 10-1-13

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WESTERN DIVISION

In re *Mariza Cano*

Case No.
Chapter 7

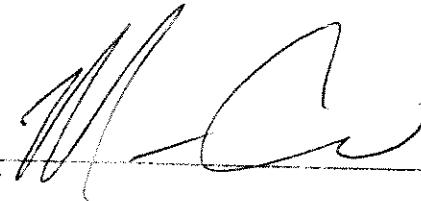
Attorney for Debtor: *In Pro Per*

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached list of creditors, which consists of 1 pages, is true, correct and complete to the best of my knowledge.

Date: 10-1-13

Debtor:



United States Post Office
601 N.W. Loop 410, Suite 100
San Antonio, TX 78201

Wells Fargo Bank
3701 N. I-35 Business Loop
Killeen, TX 76542